

## Are you protected against Flood Loss?



**Picture shot outside of Police Station on Engleside Avenue December 11, 1992 Storm**

**The Borough of Beach Haven** is subject to flooding from wind driven waves and tidal flooding that accompany hurricanes, nor'easters, and winter storms. There are methods to protect your property from flooding. Some methods are fairly simple and inexpensive, others require a professional contractor.

**Do you know your flood risk?** Beach Haven is in a Special Flood Hazard Area (SFHA) as designated by the Federal Emergency Management Agency (FEMA). Call the Building Department for information about flooding at 609-492-0909. Ask to see a flood map of your neighborhood. This information will help you determine how much water is likely to come in during severe flooding conditions. Flood Insurance Rate Maps are also available at the Beach Haven Public Library. Elevation certificates are also kept on file in the Building Department and are available upon request.

**Do you have enough flood insurance?** Even if you have taken steps to protect your home from flooding, you still need flood insurance. Homeowner's policies do not cover Flood damage, so you will need to purchase a separate policy under the National Flood Insurance Program (NFIP). **It takes thirty days for a flood policy to take effect.** This is why you need to purchase flood insurance before flooding occurs. If you're insurance Agent is unable to write a flood policy, call 1-800-638-6620 for information or go to [www.floodsmart.gov](http://www.floodsmart.gov)

**Is the main electrical switchbox located above potential flood waters?** The main electric panel board height is regulated by code. All electrical work should be done by a licensed electrician.

**Are electric outlets and switches located above potential flood waters?** Consider elevating all electrical outlets, switches, light sockets, electric baseboard heaters, and wiring above the projected flood elevation for your home. You may also want to elevate electric service lines (at the point they enter your home) above the projected flood elevation.

**Are your washer and dryer elevated above potential flood waters?** For protection against shallow flood waters, the washer and dryer can be elevated on masonry or pressure treated lumber platforms above the projected flood elevation. Another option is to move the washer and dryer to a higher floor.

**Are the furnace and water heater above potential flood waters?** The furnace and hot Water heater can be placed on masonry blocks, concrete, or pressure treated lumber Platform or moved to a higher floor. Furnaces that operate horizontally can be suspended from ceiling joists if the joists are strong enough to hold the weight. Outside air conditioning compressors and heat pumps are required to be placed on a base above the projected flood elevation. All work must conform to state and local building codes.

**Does your home have flood vents?** Installation of flood vents within the enclosure Space below the first floor allows for flood waters to flow through equalizing hydrostatic pressure and may lower your flood insurance premium. Call the Building department (609-492-0909) for Specifications.

**Flood insurance rate maps** are on file in the Borough's Building Department. New flood maps were adopted on March 23, 1999. For a determination of your flood zone, or for a personal consultation on flood mitigation and retrofitting of your flood prone home please call 609-492-0909.

Flood safety and warning tips, brochures are available at the Borough of Beach Haven Borough Hall, and on the Emergency management web site <http://www.beachhaven-nj.gov/Emergency%20Management.htm>. Storm event updates and evacuation information is continually updated on the local community cable channel, and the Weather Channel.

To speak to Beverly D. Tromm, CRS Coordinator for Beach Haven Borough please call 609-492-1500 or via email at [emergmgmt@beachhaven-nj.gov](mailto:emergmgmt@beachhaven-nj.gov).